



FEBRUARY 2005

Helping Organizations Retain Their Most Valuable Asset

FOR YOUR INFORMATION

Tips on Choosing a Summer Camp

While it's challenging to find the best camp for your child, this checklist will provide you with some basic guidelines for making this very important decision.

- What is the age and background of the director? How long has the director run this camp?
- What are the camp's goals and philosophy?
- What is the schedule like? Is it a structured program or one that emphasizes a lot of free choice?
- What is the camper-counselor ratio?
- What percentage of campers return each year?
- What is the total cost of the camp including extras?
- How does the camp insure the safety and security of its campers?
- What is the policy about food packages, letters home, and TV?
- What medical facilities are available and what medical staff is on campus?
- Is there a refund policy if the camper leaves early?
- What happens when the weather is bad?
- How does the camp program meet individual needs and differences?
- Will the program encourage the child to try new things or things he or she is not skilled in?
- How structured is the program? Are there electives (choices the child can make)?
- Is your child willing to make a commitment to spending a major portion of the day in one activity or sport?

If you need further assistance regarding summer camps, do not hesitate to contact HMS.

Source: National Camp Association, Inc.



Everyone procrastinates at one time or another. However, for some it is a major problem that results in wasted time, missed opportunities, poor performance and increased stress. Twenty percent of people identify themselves as chronic procrastinators.

There are two major causes of procrastination. The first major cause is avoidance. We procrastinate to avoid overwhelming tasks, difficult tasks, unpleasant tasks or to avoid change. The second cause is fear and anxiety. We procrastinate because of our fear of failure, fear of success, fear of criticism, fear of making mistakes or fear of rejection.

With this information in mind, if you are guilty of frequent procrastination, try the following tips to end this bad habit:

1. Identify the reasons why you procrastinate

Examine how avoidance or fear and anxiety are at the root of your procrastination. Identify the reason(s) you put off a particular task and then come up with solutions to help you overcome the reason(s) for your procrastination. For example, if you recognize that you are putting off a project because it just seems so large that you are overwhelmed and thus not starting it at all, the solution may be to break the project down into smaller pieces and work on it step by step.

2. Do the easiest part first

Start with what is easiest, so that you experience immediate success, which will give you the fuel and motivation to continue.

3. Break large tasks up into smaller, manageable pieces

Take unpleasant or difficult tasks and break them down into small steps and tackle them one step at a time. Create a timeline for yourself to accomplish these smaller tasks.

4. Write it down

Schedule time to work on your task and write it down. Keep your appointments. Any amount of time spent on the task, whether 15 minutes or one hour, means you are that much closer to having the task completed.

5. Reward yourself

Set a "completion point" for accomplishing each small task. Completion points give you an end in sight to look forward to. Set up a series of rewards to give yourself upon accomplishing each "completion point."

6. Look at the big picture

Your tasks should match your values and purpose. Otherwise, you will find it hard to summon the energy to tackle them. Think beyond the immediate task and focus on the larger picture. For example, you may dread the task of cleaning the kitchen floor, but a

clean kitchen floor will contribute to your larger value of wanting to provide a clean home for your family. If a task is not in line with what you truly want and value, don't put it on your "to do" list.

7. Check your self-talk

Banish that little voice in your head that says things like, "I'm not in the mood," "I don't have time," or "I can't do this". Replace "I gotta..." or "I have to..." with "I choose to..." and recognize that you have a choice about what you do. If you don't choose to do it, don't do it.

8. Just get started

When it's something you don't like to do but have to do, don't waste valuable time agonizing over it. And don't wait until you are "in the mood."

The mood never comes. Schedule time on your calendar and get the task done so you can get it out of your mind. Then, reward yourself. A "do it now" attitude deserves a pat on the back.

HMS is here to help

If chronic procrastination is causing difficulty in your life and you'd like help ending this unproductive habit, call Human Management Services (HMS) for CONFIDENTIAL counseling, referrals or information. A professional HMS counselor can help you address the cause(s) or your excessive procrastination and help you find solutions. If you need help, why not call an HMS counselor today? We're here to help.



Americans name money as number one factor causing stress

A survey commissioned by the American Psychological Association found that 73% of Americans single out money as the number one factor that affects their stress level. Thirty-three percent said money worries are a very significant factor contributing to stress.

If you're feeling stressed about money, how can you solve your money problems and get financial stress under control?

Tips to ease financial stress

1. Seek professional help. If financial pressures are getting you down seek professional help. Call Human Management Services (HMS) for information and referrals. Your HMS counselor can help you assess what issue(s) may be contributing to your money problems and refer you to the proper resources to help you overcome the problem(s). These resources may include a debt consolidation agency, mental health/substance abuse assistance, or other community services.

2. Don't let credit card debt break your back. Consumers who run up high credit card balances and then regularly pay only the minimum amount due each month are paying very high prices for goods and services. The

key to relieving financial stress is to get out of debt. Too much debt eats away at your income and undermines your financial future.

3. Eliminate credit card debt. Borrowing money for an asset that accumulates value (e.g. family home) can be a good thing. All other debt should be eliminated. Examine the interest rates you are paying on your debts and pay off those with the highest interest rates first.

4. Curb your spending. For most people, overspending and having too much debt is the cause of money problems – it is not because they are not making enough money. Learn basic money management skills. Commit to living within your means.

5. Keep money in reserve for the unexpected. Unexpected financial expenses hit all of us from time to time. Make sure you have a reserve to cope with these out-of-the-blue expenses. Having money in reserve will give you peace of mind.

HMS is here to help

Remember, HMS is always available to help you or your immediate family members with any type of personal, family or work-related concern, including financial difficulties. If you need help, why not call an HMS counselor today? We're here to help.

HMS SERVICES

PROVIDED BY YOUR EMPLOYER FOR YOU AND YOUR DEPENDENTS

This confidential prepaid program is designed to help employees and their eligible dependents resolve problems which may be interfering with their personal, work or home life. HMS offers help for marital and family issues, substance abuse, job concerns, emotional problems, life adjustments, legal issues, financial matters, and elder care and child care referrals.

If you're experiencing problems which are causing concern, you and your HMS counselor can work as a team to find solutions.

Call HMS for Help:

24 Hours a day: 800-343-2186

www.hmsincorp.com

